

MELINDA MIDDLEBROOKS ESQ
PO BOX 1630
BELMAR, NJ 07719-1630

Re: DONALD P. ZSAK
ANA AROCHO-ZSAK
1247 WOODSIDE ROAD
SCOTCH PLAINS, NJ 07076

Atty: MELINDA MIDDLEBROOKS ESQ
PO BOX 1630
BELMAR, NJ 07719-1630

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2024
Chapter 13 Case # 21-19761**

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$148,026.00

RECEIPTS AS OF 01/01/2024

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
12/28/2021	\$250.00	8171804000	01/25/2022	\$242.00	8231256000
02/16/2022	\$242.00	8280471000	03/03/2022	\$242.00	8315621000
04/04/2022	\$242.00	8381415000	04/08/2022	\$250.00	8392846000
04/11/2022	\$100.00	8395480000	05/02/2022	\$500.00	8433390000
05/31/2022	\$100.00	8495372000	06/02/2022	\$500.00	8504002000
06/02/2022	\$100.00	8504007000	07/01/2022	\$2,700.00	8561045000
08/01/2022	\$2,700.00	8622095000	09/02/2022	\$2,700.00	8685417000
10/04/2022	\$2,700.00	8749608000	10/31/2022	\$2,700.00	8797184000
12/02/2022	\$2,700.00	8857591000	01/03/2023	\$2,700.00	8915841000
02/02/2023	\$2,700.00	8975083000	02/06/2023	\$2,000.00	8981755000
02/06/2023	(\$2,700.00)	8975083000	03/08/2023	\$2,700.00	
03/15/2023	\$700.00		04/10/2023	\$2,700.00	
05/08/2023	\$2,700.00		06/08/2023	\$2,700.00	
07/11/2023	\$2,700.00		08/08/2023	\$2,700.00	
09/11/2023	\$2,700.00		10/10/2023	\$2,700.00	
11/08/2023	\$2,700.00		12/08/2023	\$2,700.00	
Total Receipts: \$51,368.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$51,368.00					

LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2024

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
AMERICAN EXPRESS BANK	10/17/2022	\$360.71	8,003,096	11/14/2022	\$114.33	8,003,150
	12/12/2022	\$114.31	8,003,197	01/09/2023	\$114.32	8,003,252
	02/13/2023	\$114.31	8,003,304	03/13/2023	\$199.00	8,003,363
	04/17/2023	\$143.95	8,003,415	05/15/2023	\$113.10	8,003,468
	06/12/2023	\$113.11	8,003,526	07/17/2023	\$113.10	8,003,590
	08/14/2023	\$113.10	8,003,635	09/18/2023	\$113.10	8,003,698

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
	10/16/2023	\$111.29	8,003,760		11/13/2023	\$111.29	8,003,805
	12/11/2023	\$111.32	8,003,858				
BANK OF AMERICA NA							
	05/16/2022	\$229.48	890,440		06/20/2022	\$92.57	892,093
DISCOVER PERSONAL LOAN							
	10/17/2022	\$1,113.47	899,333		11/14/2022	\$352.87	900,912
	12/12/2022	\$352.87	902,458		01/09/2023	\$352.86	903,946
	02/13/2023	\$352.87	905,484		03/13/2023	\$614.26	907,095
	04/17/2023	\$444.35	908,700		05/15/2023	\$349.12	910,299
	06/12/2023	\$349.13	911,772		07/17/2023	\$349.13	913,293
	08/14/2023	\$349.15	914,810		09/18/2023	\$349.13	916,306
	10/16/2023	\$343.53	917,783		11/13/2023	\$343.53	919,229
	12/11/2023	\$343.52	920,645				
JPMORGAN CHASE BANK NA							
	10/17/2022	\$518.27	898,937		11/14/2022	\$164.24	900,501
	12/12/2022	\$164.24	902,076		01/09/2023	\$164.23	903,565
	02/13/2023	\$164.24	905,071		03/13/2023	\$285.90	906,685
	04/17/2023	\$206.82	908,253		05/15/2023	\$162.51	909,893
	06/12/2023	\$162.50	911,349		07/17/2023	\$162.50	912,865
	08/14/2023	\$162.50	914,386		09/18/2023	\$162.50	915,879
	10/16/2023	\$159.90	917,382		11/13/2023	\$159.90	918,808
	12/11/2023	\$159.89	920,230				
LVNV FUNDING LLC							
	10/17/2022	\$704.58	899,514		10/17/2022	\$730.53	899,514
	11/14/2022	\$231.51	901,082		11/14/2022	\$223.27	901,082
	12/12/2022	\$231.51	902,629		12/12/2022	\$223.28	902,629
	01/09/2023	\$231.51	904,128		01/09/2023	\$223.29	904,128
	02/13/2023	\$231.51	905,669		02/13/2023	\$223.28	905,669
	03/13/2023	\$403.00	907,272		03/13/2023	\$388.67	907,272
	04/17/2023	\$291.53	908,885		04/17/2023	\$281.17	908,885
	05/15/2023	\$229.07	910,467		05/15/2023	\$220.92	910,467
	06/12/2023	\$229.06	911,947		06/12/2023	\$10.87	911,947
	06/12/2023	\$220.92	911,947		07/17/2023	\$229.06	913,469
	07/17/2023	\$10.87	913,469		07/17/2023	\$220.92	913,469
	08/14/2023	\$229.06	914,984		08/14/2023	\$10.86	914,984
	08/14/2023	\$220.92	914,984		09/18/2023	\$229.06	916,481
	09/18/2023	\$10.87	916,481		09/18/2023	\$220.92	916,481
	10/16/2023	\$225.39	917,954		10/16/2023	\$10.69	917,954
	10/16/2023	\$217.37	917,954		11/13/2023	\$225.39	919,401
	11/13/2023	\$10.69	919,401		11/13/2023	\$217.38	919,401
	12/11/2023	\$225.38	920,797		12/11/2023	\$10.70	920,797
	12/11/2023	\$217.37	920,797				
PRA RECEIVABLES MANAGEMENT LLC							
	10/17/2022	\$860.72	8,003,103		10/17/2022	\$2,127.52	8,003,103
	11/14/2022	\$674.22	8,003,148		11/14/2022	\$272.76	8,003,148
	12/12/2022	\$674.22	8,003,201		12/12/2022	\$272.76	8,003,201
	01/09/2023	\$272.77	8,003,257		01/09/2023	\$674.22	8,003,257
	02/13/2023	\$674.22	8,003,309		02/13/2023	\$272.77	8,003,309
	03/13/2023	\$1,173.65	8,003,367		03/13/2023	\$474.81	8,003,367
	04/17/2023	\$849.02	8,003,414		04/17/2023	\$343.48	8,003,414
	05/15/2023	\$269.88	8,003,472		05/15/2023	\$667.08	8,003,472
	06/12/2023	\$667.09	8,003,529		06/12/2023	\$269.88	8,003,529
	07/17/2023	\$667.09	8,003,582		07/17/2023	\$269.88	8,003,582
	08/14/2023	\$667.08	8,003,637		08/14/2023	\$269.88	8,003,637
	09/18/2023	\$667.09	8,003,690		09/18/2023	\$269.88	8,003,690
	10/16/2023	\$656.38	8,003,749		10/16/2023	\$265.55	8,003,749
	11/13/2023	\$656.39	8,003,806		11/13/2023	\$265.55	8,003,806
	12/11/2023	\$656.37	8,003,859		12/11/2023	\$265.54	8,003,859

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Claimant Name	Date	Amount	Check #	Date	Amount	Check #
ROCKET MORTGAGE LLC	05/16/2022	\$22.63	890,859	06/20/2022	\$9.13	892,530
SYNCHRONY BANK	10/17/2022	\$34.67	898,744	11/14/2022	\$10.97	900,317
	12/12/2022	\$10.98	901,900	01/09/2023	\$10.99	903,392
	02/13/2023	\$10.98	904,895	03/13/2023	\$19.12	906,524
	04/17/2023	\$13.83	908,078	05/15/2023	\$10.87	909,749
UNITED STATES TREASURY/IRS	06/20/2022	\$380.80	8,002,942	07/18/2022	\$440.70	8,002,992
	03/13/2023	\$6.00	8,003,412	11/13/2023	\$5.51	8,003,857
VERIZON BY AMERICAN INFOSOURCE AS AGENT	10/17/2022	\$13.69	898,919	12/12/2022	\$8.69	902,058
	02/13/2023	\$8.68	905,053	03/13/2023	\$7.55	906,668
	04/17/2023	\$5.47	908,233	06/12/2023	\$8.58	911,334
	08/14/2023	\$8.59	914,370	10/16/2023	\$8.52	917,368
	12/11/2023	\$8.45	920,215			
WELLS FARGO CARD SERVICES	10/17/2022	\$1,585.02	900,155	11/14/2022	\$502.30	901,730
	12/12/2022	\$502.30	903,248	01/09/2023	\$502.30	904,742
	02/13/2023	\$502.30	906,334	03/13/2023	\$874.38	907,904
	04/17/2023	\$632.53	909,566	05/15/2023	\$496.98	911,052
	06/12/2023	\$496.99	912,565	07/17/2023	\$496.99	914,091
	08/14/2023	\$496.98	915,559	09/18/2023	\$496.99	917,092
	10/16/2023	\$489.01	918,524	11/13/2023	\$489.01	919,967
	12/11/2023	\$489.00	921,367			

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			3,172.39	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	1,250.00	100.00%	1,250.00	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0002	ALLY CAPITAL	VEHICLE SECURE	0.00	100.00%	0.00	
0003	AMERICAN EXPRESS BANK	UNSECURED	5,912.31	*	2,060.34	
0004	BANK OF AMERICA NA	VEHICLE SECURE	322.05	100.00%	322.05	
0005	CARVANA LLC	VEHICLE SECURE	0.00	100.00%	0.00	
0006	JPMORGAN CHASE BANK NA	UNSECURED	8,494.46	*	2,960.14	
0007	LVNV FUNDING LLC	UNSECURED	11,973.65	*	4,172.57	
0008	DISCOVER PERSONAL LOAN	UNSECURED	18,250.15	*	6,359.79	
0009	SPECIALIZED LOAN SERVICING LLC	MORTGAGE ARRI	0.00	100.00%	0.00	
0010	UNITED STATES TREASURY/IRS	PRIORITY	821.50	100.00%	821.50	
0011	LVNV FUNDING LLC	UNSECURED	568.06	*	197.96	
0012	MACY'S	UNSECURED	0.00	*	0.00	
0013	LVNV FUNDING LLC	UNSECURED	11,548.07	*	4,024.26	
0014	ROCKET MORTGAGE LLC	MORTGAGE ARRI	31.76	100.00%	31.76	
0015	SALLIE MAE	UNSECURED	0.00	*	0.00	
0017	THAMES MANAGEMENT COMPANY	UNSECURED	0.00	*	0.00	
0019	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	34,870.49	*	12,151.64	
0020	WELLS FARGO CARD SERVICES	UNSECURED	25,978.85	*	9,053.08	
0021	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	14,107.34	*	4,916.11	
0025	AMERICAN EXPRESS	UNSECURED	0.00	*	0.00	
0026	SALLIE MAE	UNSECURED	0.00	*	0.00	
0027	SALLIE MAE	UNSECURED	0.00	*	0.00	
0028	UNITED STATES TREASURY/IRS	UNSECURED	34.92	*	11.51	
0029	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	224.46	*	78.22	

Total Paid: \$51,583.32

See Summary

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 12, 2024.

Receipts: \$51,368.00 - Paid to Claims: \$47,160.93 - Admin Costs Paid: \$4,422.39 = Funds on Hand: \$2,484.68

****NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.